

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

WHEREAS, on November 21, 2002, Jimmy Ragsdale executed and delivered to First National Title Services as Trustee for First Franklin Financial Corporation, a certain Deed of Trust securing a Promissory Note in the principal sum of \$81,600.00 payable to the order of First Franklin Financial Corporation; said Deed of Trust is recorded in Book 1616 at Page 342 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee, and appoint and constitute Kenneth E. Stockton as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 10th day of July, 2006.

Wells Fargo Bank National Association, as  
Trustee for First Franklin Mortgage Loan  
Trust 2002-FF4 by: Saxon Mortgage Services,  
Inc. as its attorney-in-fact

By: 

Title: MARK CARDENAS, AVP

By: 

Title: CHRIS ANDERSON, AVP

STATE OF MN )  
 COUNTY OF DAKOTA ) ss

ACKNOWLEDGMENT

Personally appeared before me, on this 10th day of July, 2006, before me, the undersigned Notary Public, duly commissioned, qualified and acting, within and for said County and State, within my jurisdiction, the within named MARK CARDENAS and CHRIS ANDERSON to me personally well known, who stated that they were the AVP and AVP respectively of Saxon Mortgage Services, Inc., who acknowledged that Saxon Mortgage Services, Inc. is Attorney-in-Fact for Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4, and were duly authorized in said fiduciary capacity of said corporation MARK CARDENAS and CHRIS ANDERSON executed to execute the foregoing instrument for and in the name and on behalf of the said corporation as Attorney-in-Fact for Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation as Attorney-in-Fact for Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 so to do.

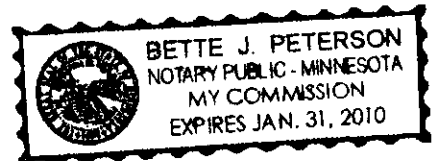
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 10th day of July, 2006.

My Commission Expires:

1/31/10

*Bette J. Peterson*  
 NOTARY PUBLIC

Jimmy Ragsdale  
 DHGW No. 25970H  
 THIS DOCUMENT PREPARED BY AND  
 AFTER RECORDING PLEASE RETURN TO:  
 DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
 555 Plaza West, 415 North McKinley  
 Little Rock, Arkansas 72205  
 Telephone No. (501) 661-1000



Prepared by:

ATT: REO Department

Saxon Mortgage Services, Inc.

4708 Mercantile Dr N

Fort Worth, Texas 76137

(501)661-1000

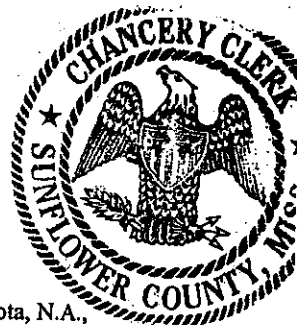
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BOOK 6439 PAGE 261

STATE OF MISSISSIPPI  
COUNTY OF SUNFLOWER  
I CERTIFY THE INSTRUMENT  
WAS FILED AND RECORDED

05 MAR 24 PM 12:15

LIMITED POWER OF ATTORNEY

PAULA S. SYKES  
CHANCERY CLERK

Wells Fargo Bank, N.A., Successor by Merger to Wells Fargo Bank Minnesota, N.A., (the "Company") hereby irrevocably constitutes and appoints Saxon Mortgage Services Inc (hereinafter called "Saxon") and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with power and authority in the place and stead of the Company and in the name of the company or in its own name from time to time in Saxon's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives Saxon the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

- (i) All documents with respect to residential mortgage loans serviced for Principal by said attorney-in-fact which are customarily and reasonably necessary and appropriate to the satisfaction, cancellation, or partial or full release of mortgages, deeds of trust or deeds to secure debt upon payment and discharge of all sums secured thereby; (ii) Instruments appointing one or more substitute trustees to act in place of the trustees named in Deeds of Trust; (iii) Affidavits of debt, notice of default, declaration of default, notices of foreclosure, and all such contracts, agreements, deeds, and instruments as are appropriate to effect any sale, transfer or disposition of real property acquired through foreclosure or otherwise. (iv) All other comparable instruments.

This Limited Power of Attorney is effective as of the date below and shall remain in full force and effect until revoked in writing by the undersigned or termination of the Agreement, whichever is earlier.

Dated: October 25, 2004

Wells Fargo Bank, N.A.,  
as Trustee under the Agreement

Attest:

By: Darry Akers  
Its: Assistant SecretaryBy: Sherri Sharps  
Its: Vice President

Unofficial Witnesses:

Gretchen Hendricks

Yvonne Williams

STATE OF MARYLAND  
COUNTY OF HOWARD

ss:

On the 25<sup>th</sup> day of October, 2004 before me, a Notary Public in and for said State, personally appeared Sherri Sharps, known to me to be Vice President of Wells Fargo Bank, N.A., and also known to me to be the person who executed this Power of Attorney on behalf of said bank, and acknowledged to me that such bank executed this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my office seal the day and year written above.

KATHLEEN A. DEAN  
NOTARY PUBLIC  
HOWARD COUNTY  
MARYLAND  
COMMISSION EXPIRES FEB. 22, 2005Notary Public  
My Commissions expires 2/22/2005

STATE OF MISSISSIPPI  
COUNTY OF SUNFLOWER  
I CERTIFY THIS DOCUMENT WAS FILED  
AND RECORDED  
AT 9:55 A.M. IN BOOK NO.  
391 PAGE 261  
SAM ABRAHAM, CHANCERY CLERK  
BY: J. B. Williams

**EXHIBIT A**

Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE1

Soundview Home Equity Loan Trust 2001-1

First Franklin Mortgage Loan Trust Series 2002-FF2 Asset Baked Certificates, 2002-FF2

First Franklin Mortgage Loan Trust Series 2002-FF4 Asset Backed Certificates, 2002-FF4

First Franklin Mortgage Loan Trust Series 2003-FFH1 Asset Backed Certificates 2003-FFH1

First Franklin Mortgage Loan Trust Series 2003-FF5 Asset Backed Certificates 2003-FF5

First Franklin Mortgage Loan Trust Series 2004-FF2 Asset Backed Certificates 2004-FF2

First Franklin Mortgage Loan Trust Series 2004-FFH2 Asset Backed Certificates 2004-FFH2

First Franklin Mortgage Loan Trust Series 2004-FFH3 Asset Backed Certificate 2004-FFH3

First Franklin Mortgage Loan Trust Series 2004-FF5 Asset Backed Certificates 2004-FF5

STATE OF MS  
COUNTY OF HINDS  
FILED - RECORDED  
1ST DISTRICT

2006 FEB 28 PM 3:29

BOOK ~~6439~~  
PAGE ~~261~~  
EDDIE JEAN CARR  
CHANCERY CLERK

**Dyke, Henry, Goldsholl & Winzerling, P.L.C.**

Attorneys and Counselors at Law

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415 North McKinley Street  
Little Rock, Arkansas 72205  
Ph: (501) 661-1000 Fax: (501) 661-1100

PD 11:50  
(575E)